

6438526

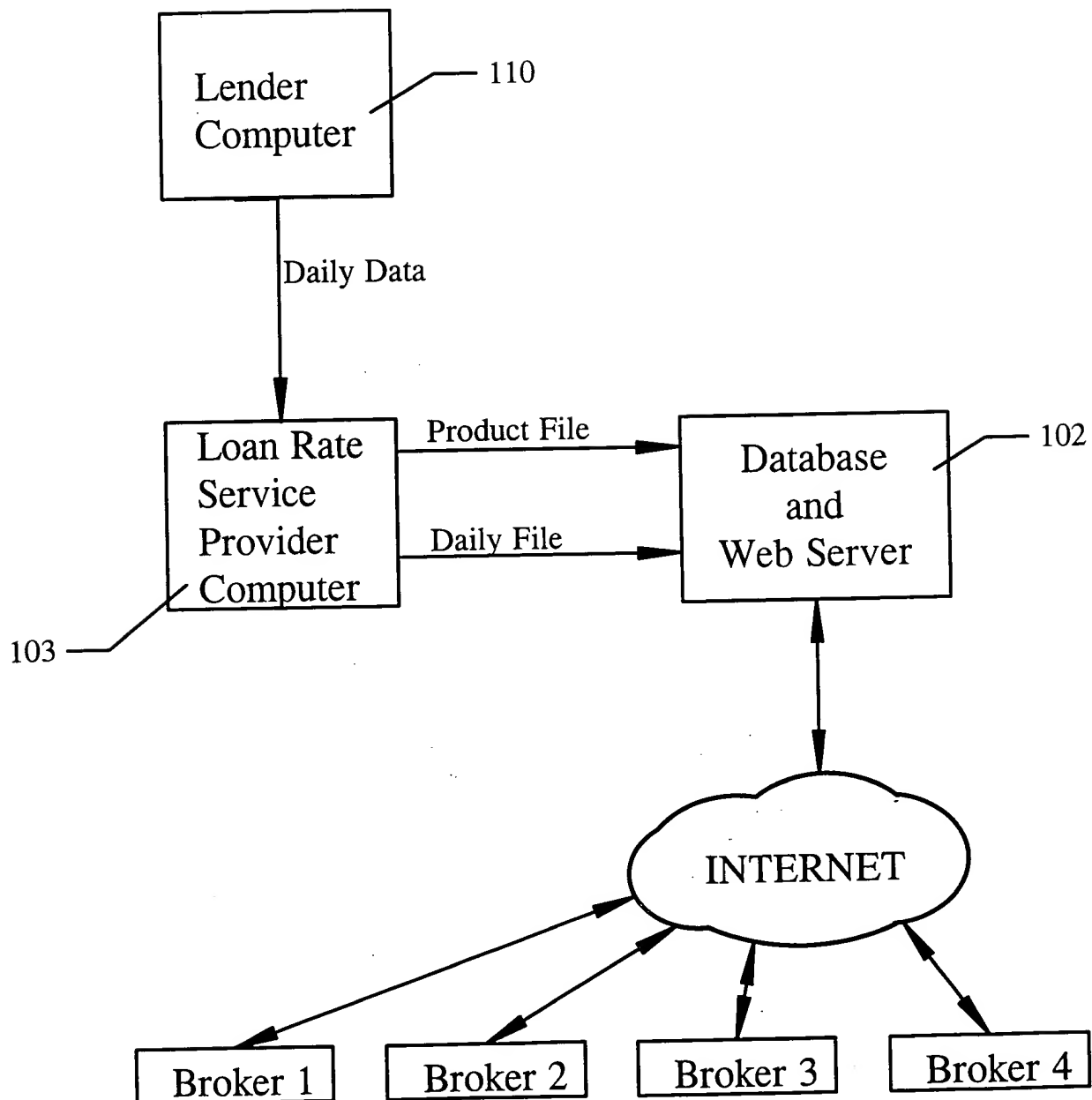


FIG. 1

EXIT

Mortgage Loan Processing Database	
Import from TXT File	Find a Product
Update Master Database	Lender Information

**Note:** This program contains 3 main screens that will be used throughout this program

1. LendDail.fp3 for daily rates and points
2. LendTC.FP3 for product adjustments, terms and conditions
3. LendBank.FP3 for lender information.

You may use the Window key above on any screen to open any one of the three

**Note: You must Connect to the Internet before uploading data to the Internet**

If you open this program before connecting to the internet, and you want to upload data to the internet, you must **EXIT** out of this program, connect to the internet and then re-open this program to continue.

Figure 2a

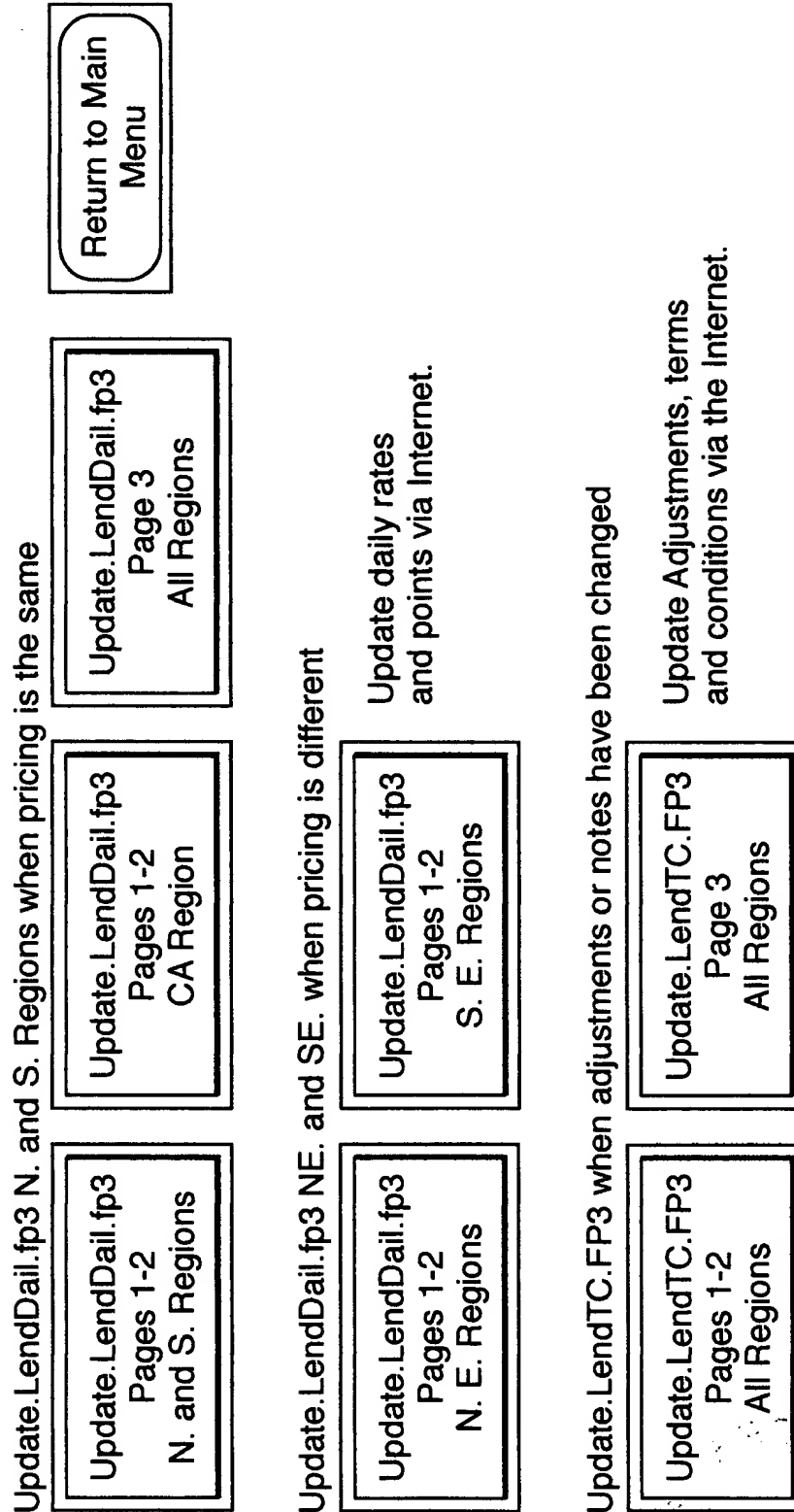


Figure 2b

## Product List View - Extended

DAYS LOCKED

	Series ID	Lender	Product	Interest Rate	15	30	45	50	60	90
<input type="text" value="select"/>	9:02:19 AM	CCB030-15-C	222222	3/5/99	030-1-15	6.75				
<input type="text" value="select"/>	9:02:19 AM	CCB030-30-C	222222	3/5/99	030-1-30	7.125				
<input type="text" value="select"/>	9:02:19 AM	CCB030-15-C	222222	3/5/99	030-2-15	6.875				
<input type="text" value="select"/>	9:02:19 AM	CCB030-30-C	222222	3/5/99	030-2-30	7.25				
<input type="text" value="select"/>	9:02:19 AM	CCB030-15-C	222222	3/5/99	030-3-15	7				
<input type="text" value="select"/>	9:02:19 AM	CCB030-30-C	222222	3/5/99	030-3-30	7.375				
<input type="text" value="select"/>	9:02:19 AM	CCB030-15-C	222222	3/5/99	030-4-15	7.125				
<input type="text" value="select"/>	9:02:19 AM	CCB030-30-C	222222	3/5/99	030-4-30	7.5				
<input type="text" value="select"/>	9:02:19 AM	CCB030-15-C	222222	3/5/99	030-5-15	7.25				
<input type="text" value="select"/>	9:02:19 AM	CCB030-30-C	222222	3/5/99	030-5-30	7.625				
<input type="text" value="select"/>	9:02:19 AM	CCB030-15-C	222222	3/5/99	030-6-15	7.375				
<input type="text" value="select"/>	9:02:19 AM	CCB030-30-C	222222	3/5/99	030-6-30	7.75				
<input type="text" value="select"/>	9:02:19 AM	CCB030-15-C	222222	3/5/99	030-7-15	7.5				
<input type="text" value="select"/>	9:02:19 AM	CCB030-30-C	222222	3/5/99	030-7-30	7.875				
<input type="text" value="select"/>	9:02:19 AM	CCB030-15-C	222222	3/5/99	030-8-15	7.625				
<input type="text" value="select"/>	9:02:19 AM	CCB030-30-C	222222	3/5/99	030-8-30	8				
<input type="text" value="select"/>	9:02:19 AM	CCB030602-C	222222	3/5/99	030/602-1	10.125				
<input type="text" value="select"/>	9:02:19 AM	CCB030602-J	222222	3/5/99	030/602-10	11.25				
<input type="text" value="select"/>	9:02:19 AM	CCB030602-C	222222	3/5/99	030/602-11	11.375				
<input type="text" value="select"/>	9:02:19 AM	CCB030602-C	222222	3/5/99	030/602-12	11.5				
<input type="text" value="select"/>	9:02:19 AM	CCB030602-C	222222	3/5/99	030/602-13	11.625				

Click on the product you wish to view...

Find Loan Product

Figure 2c

**Figure 2d (1)**  
(Continued on next page)

Loan Lock Info			
Float Lock:		Fifty Day Lock:	
Ten Day Lock:		Sixty Day Lock:	1.250
Fifteen Day Lock:		Ninety Day Lock:	
Thirty Day Lock:		120 Day Lock:	
Forty five Day Lock:			
Rate Cap Info			
Life Cap Up:	11.250		
States Where Product May be Used			
<input type="checkbox"/> AL <input type="checkbox"/> AK <input type="checkbox"/> AZ <input type="checkbox"/> AR <input type="checkbox"/> CA <input type="checkbox"/> CO	<input checked="" type="checkbox"/> CT <input checked="" type="checkbox"/> DE <input checked="" type="checkbox"/> DC <input type="checkbox"/> FL <input checked="" type="checkbox"/> GA <input type="checkbox"/> HI	<input type="checkbox"/> ID <input checked="" type="checkbox"/> IL <input checked="" type="checkbox"/> IN <input type="checkbox"/> IA <input checked="" type="checkbox"/> KS <input type="checkbox"/> KY	<input type="checkbox"/> LA <input type="checkbox"/> ME <input checked="" type="checkbox"/> MD <input checked="" type="checkbox"/> MA <input checked="" type="checkbox"/> MI <input checked="" type="checkbox"/> MN
<input type="checkbox"/> MS <input checked="" type="checkbox"/> MO <input type="checkbox"/> MT <input type="checkbox"/> NE <input type="checkbox"/> NV <input type="checkbox"/> NH	<input checked="" type="checkbox"/> NJ <input type="checkbox"/> NM <input checked="" type="checkbox"/> NY <input checked="" type="checkbox"/> NC <input type="checkbox"/> ND <input checked="" type="checkbox"/> OH	<input type="checkbox"/> OK <input type="checkbox"/> OR <input checked="" type="checkbox"/> PA <input checked="" type="checkbox"/> RI <input checked="" type="checkbox"/> SC <input type="checkbox"/> SD	<input type="checkbox"/> TN <input type="checkbox"/> TX <input type="checkbox"/> UT <input type="checkbox"/> VT <input checked="" type="checkbox"/> VA <input type="checkbox"/> WA
<input type="checkbox"/> WV <input checked="" type="checkbox"/> WI <input type="checkbox"/> WY			

Figure 2d (2)

(Continued from previous page)

## Find Loan Product

Product Number 030-1-15

Purchase/Refinance:	<input type="text" value="Purchase"/>	Type (Gov. or Conv.):	<input type="text" value="Conventional"/>
Loan Description	<input type="text" value="15 Yr fixed 'Inv-Prod'"/>	Documentation:	<input type="text" value="NIV"/>
Property Use:	<input type="text" value="Primary Residence"/>	Broker or Correspondent	<input type="text" value="Broker"/>
Mortgage Insurance	<input type="text"/>	Conforming Jumbo	<input type="text" value="Jumbo"/>
		<input type="button" value="Find"/>	
		<input type="button" value="Cancel"/>	

Figure 2e

## Import From Lotus

Import from Lotus Export.txt and open Whsalers.

Show

Blank (Old Records Deleted)  
New Records  
List View (Relookup)  
Update Buttons

<u>Product Number</u>	<u>Interest Rate</u>	<u>Margin</u>	<u>Index Current</u>	<u>Lock 15</u>	<u>Lock 30</u>	<u>Lock 45</u>	<u>Lock 50</u>	<u>Lock 60</u>	<u>Life Cap</u>	<u>Lock Float</u>
030-1-15	6.750					1.875	1.875			
030-1-30	8.888					1.875	1.875			
030-2-15	6.875					1.375	1.375			
030-2-30	7.250					1.500	1.500			
030-3-15	7.000					1.000	1.000			
030-3-30	7.375					1.125	1.125			
030-4-15	7.125					0.625	0.625			
030-4-30	7.500					0.750	0.750			
030-5-15	7.250					0.250	0.250			
030-5-30	7.625					0.375	0.375			
030-6-15	7.375					0.000	0.000			
030-6-30	7.750					0.000	0.000			
030-7-15	7.500					-0.375	-0.375			
030-7-30	7.875					-0.250	-0.250			
030-8-15	7.625					-0.625	-0.625			
030-8-30	8.000					-0.625	-0.625			
030/602-1	10.125					1.875	1.875			
030/602-10	11.250					-1.125	-1.125			
030/602-11	11.375					-1.375	-1.375			
030/602-12	11.500					-1.625	-1.625			
030/602-13	11.625					-1.875	-1.875			

Figure 2f



## Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3, LendDail.fp3, or LendBankFP3

Lender:	<input type="text" value="Chevy Chase Bank"/>	
Lender ID	<input type="text" value="156257"/>	
Series ID:	<input type="text" value="CCB473-C"/>	
Loan Term Years:	<input type="text" value="30"/>	Max Cash Out: <input type="text" value="50,000"/>
Index Definition:	<input type="text" value="1 Yr Treasury"/>	Max LTV for Cash Out: <input type="text" value="80"/>
Convertible:	<input type="text" value="Yes"/>	Prepayment Penalty: <input type="text" value="Yes"/>
Min Loan Amount:	<input type="text" value="\$0"/>	
Max Loan Amount:	<input type="text" value="\$240,000"/>	
Max LTV%	<input type="text" value="95"/>	
Max CLTV%	<input type="text" value="90"/>	
Processing Fee:	<input type="text"/>	
Underwriting Fee:	<input type="text"/>	
Doc Prep Fee:	<input type="text"/>	
Table Funding:	<input type="text"/>	
Correspondent Funding:	<input type="text"/>	
CreditScore:	<input type="text"/>	

### Special Notes

All correspondents will receive 15 additional days to all lock periods.  
All locks must be received by 8:30 am next business day unless otherwise noted.  
NINE-MONTH-RATE LOCK PROGRAM -Call for details

### Prepayment Penalty Text

MONTHS 1 - 18; 2%, MONTHS 19 - 24: 1.5%, MONTHS 25 - 30: 1%

### Rate Cap Info

Life Cap Down:   
Cap Update Change:

Figure 3a



# Lend TC.FP3

## Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3,  
LendDail.fp3, or LendBankFP3



### Cap Adjustments

Criteria


Adjustment


Figure 3d

## Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3,  
 LendDail.fp3, or LendBankFP3



### Life Cap Adjustments Criteria


### Adjustment


## Other Applicable Terms

### Maximum Loan Amounts Qualification Ratios

LTV	LOAN AMOUNT	RATIOS
Owner Occupied		
SFD, TH & Condo		
90.01-95%	\$240,000	28/36
2 Units		
80-90%	\$307,100	28/36
3 Units		
80% and below	\$371,200	33/38
4 Units		
80% and below	\$461,350	33/38
Second Homes		
SFD 80.01 - 90%	\$240,000	33/38
SFD 70.01 - 80%	\$240,000	33/38
1 Unit 70% + below	\$240,000	33/38
Minimum Loan Amount: None		

Figure 3e

## Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3,  
LendDail.fp3, or LendBankFP3

--

### Qualifying Rates

70.01-95% LTV: note rate + 2% <70% LTV: note rate
------------------------------------------------------

### Loan Terms

30 years only
---------------

### Mortgage Insurance

Owner Occupied 90-95% LTV: 30% 85-90% LTV: 25% 80-85% LTV: 12%	Second Homes Purchase: LTV>80% - 35% MI  Rate/Term Refi: LTV>70% - 12% MI
-------------------------------------------------------------------------	------------------------------------------------------------------------------------

### Sellers Contribution

Owner Occupied 90.01 - 95% LTV 3% Maximum resale, 5% for new construction.  Second Home 3% Maximum 90% LTV or below 6% Maximum Seller paid prepaids acceptable.
--------------------------------------------------------------------------------------------------------------------------------------------------------------------------------

### Conversion Option

--

### Temporary Buydown

Not Allowed
-------------

Figure 3f

## Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3, LendDail.fp3, or LendBankFP3

### Refinance With Cash Out

Owner Occupied 1-4 Units Max CLTV 80% to conforming loan limit	Second Home SFD SFD Only  65% to conforming loan limit Minimum credit Scredit of 660 required)	Investment Not allowed
No maximum cash back.	No maximum cash back.	

### Refinance With No Cash Out

Owner Occupied 1unit, TH, condo 95% to conforming loan limit  1-2 Units, TH, Condo 90% to conforming loan limit  3-4 Units 80% to conforming loan limit	Second Home SFD 80% to conforming loan limit LTV> 75% - 12% MI Minimum Credit Score of 660
---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------	-----------------------------------------------------------------------------------------------------

### Notes and Comments

All Lock-ins must be received by 8:30 AM (Eastern Time)  
Predatement Penalty

## Lend TC.FP3

You may use the Window key above in any screen to open LendTC.FP3, LendDail.fp3, or LendBankFP3

MONTHS 1-18 . 2%, MONTHS 19-24. 1.3%, MONTHS 25-30 1%

Correspondent Pricing add 15 days to lock period.

Note: Loans must be closed by and in name of CCB unless Lender is a Federally Chartered insured financial institution.

Secondary Financing First Mortgage LTV cannot exceed 80%. or 75% for second homes. Maximum loan amount for the first mortgage is \$650,000.

Purchase  
Owner Occupied  
SFD, TH, Condo  
Max CLTV 90%  
(80/10/10)

Cash Out REFI  
Owner Occupied  
SFD, TH, Condo  
Max CLTV 75%

No Cash out REFI  
Owner Occupied  
SFD, TH, Condo  
Max CLTV 90%  
(80/10/10)

2-4 Units not allowed

2-4 Units not allowed

2-4 Units not allowed

Second Home SFD  
Max CLTV 89%

Second Home/Not allowed

Second Home SFD  
Max CLTV 80%

**Figure 3h**



## Lender Information

LenderID	222222		
Lender Name:	Chevy Chase Bank	Short Name:	CCB
Address1:	7700 Old Georgetown Road	Phone:	301 907-5441
Address2:		Fax:	301 907-5209
City, ST, Zip:	Bethesda MD 20814	Website:	
Email aseller@erols.com		<a href="#">Return</a>	
		<a href="#">Create New Record</a>	
		<a href="#">Delete Record</a>	

### LENDER CONTACTS

Name	Job Title	Phone	Fax
	Closing Dept, Bethesda	301 907-5300	301 907-5672
	Lock-in	301 907-5581	301 907-5678
	Underwriting, Bethesda, MD	301 907-5441	301 907-5209
	Closing Dept, Richmond, VA	800-276-7285 X 2321	804 323-3837
	Underwriting, Richmond, VA	800-276-7285 X 2311	804 323-3837

### LENDER INFORMATION

--

Figure 3i

**LoanRates Online** is an innovative mortgage rate service for brokers, correspondents, and lenders that combines the power of the Internet with a user-friendly loan database

**LENDERS:**

- Gain Nationwide Exposure and Increase Loan Productivity
- Post Rates and Product Information Quickly and Easily
- Communicate Effectively with Brokers
- Eliminate Faxing Rate Sheets

**BROKERS:**

- Have Current Rate and Product Information at your Fingertips
- Find the Right Loan for your Client in Seconds
- Close More Loans with Less Effort
- Work at Home or on the Road

**For further information contact us at:**

Voice: (κφο) φλκ - φοιο  
Fax: (λσκ) λσκ - κφλκ  
email: κφλκ@κφλκφοκπ

LoanRates Online, Inc. Copyright 1998

**Figure 4a**

**NOTE: You must be a licensed broker or correspondent to access this site.**

**Continue**

This site is best viewed with Netscape Communicator.  
Please tell your other lenders about this service.

For further information contact us at:

Voice: (κφο) φλκ - φοιο

Fax: (λσκ) λσκ - κφλκ

email: κφλκ@κφλκφκοπ

LoanRates Online Inc. Copyright 1998

**Figure 4b**



# Find a Loan Product

Specify any one or any combination.

Lender Name:	<input type="text" value="Chevy Chase Bank"/>	Type (Gov. or Conv):	<input type="text" value="All"/>
Purchase/Refinance:	<input type="text" value="All"/>	Documentation:	<input type="text" value="All"/>
Loan Description:	<input type="text" value="7/1 Arm"/>	Interest Rate:	<input type="text" value=""/>
Property Type:	<input type="text" value="All"/>	Format as 5, or <8	
Status:	<input type="text" value="All"/>	Broker or Correspondent:	<input type="text" value="All"/>
Type Paper:	<input type="text" value="All"/>	Conforming/Non-Conforming:	<input type="text" value="Conforming"/>

Correspondents: you will receive 15 additional days to all lock periods.

Click  to view search results.

Figure 4c

### Search Results

Displaying records 1 through 22 of 22 found. New Find

To choose a product, click the "Product" number.

<u>Lender Update</u>	<u>Time</u>	<u>Product Description</u>	<u>CLTV</u>	<u>LTV</u>	<u>Rate</u>	<u>15</u>	<u>30</u>	<u>45</u>	<u>50</u>	<u>60</u>	<u>90</u>	<u>120</u>	<u>Float</u>	<u>Yrs</u>	<u>Margin</u>	<u>Loan Type</u>
CCB 1/2999	10:43:19 AM	<u>485-1</u>	7/1 Arm	90	95	5.625				3.000			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-2</u>	7/1 Arm	90	95	5.750				2.500			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-3</u>	7/1 Arm	90	95	5.875				2.000			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-4</u>	7/1 Arm	90	95	6.000				1.500			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-5</u>	7/1 Arm	90	95	6.125				1.000			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-6</u>	7/1 Arm	90	95	6.250				0.500			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-7</u>	7/1 Arm	90	95	6.375				0.000			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-8</u>	7/1 Arm	90	95	6.500				-0.375			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-9</u>	7/1 Arm	90	95	6.625				-0.750			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-10</u>	7/1 Arm	90	95	6.750				-1.125			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485-11</u>	7/1 Arm	90	95	6.875				-1.500			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-1</u>	7/1 Arm		100	5.625				3.000			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-2</u>	7/1 Arm		100	5.750				2.500			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-3</u>	7/1 Arm		100	5.875				2.000			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-4</u>	7/1 Arm		100	6.000				1.500			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-5</u>	7/1 Arm		100	6.125				1.000			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-6</u>	7/1 Arm		100	6.250				0.500			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-7</u>	7/1 Arm		100	6.375				0.000			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-8</u>	7/1 Arm		100	6.500				-0.375			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-9</u>	7/1 Arm		100	6.625				-0.750			30	3.000		Conventional
CCB 1/2999	10:43:19 AM	<u>485937-10</u>	7/1 Arm		100	6.750				-1.125			30	3.000		Conventional

Figure 5

Product Number: **485-6 CCB**

Description: **7/1 Arm**

Please enter all requested data on this page. This automatically fills in the Lock Registration Form.

## Points Adjustments

Click "Y" to apply the lock period and all adjustments that apply to your client.

Float Lock:	<input type="text"/>	<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	50 Day Lock:	<input type="text"/>	<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>
10 Day Lock:	<input type="text"/>	<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	60 Day Lock:	<input type="text" value="0.500"/>	<input checked="" type="radio"/> Y <input type="radio"/> N	<input type="text" value="0.500"/>
15 Day Lock:	<input type="text"/>	<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	90 Day Lock:	<input type="text"/>	<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>
30 Day Lock:	<input type="text"/>	<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	120 Day Lock:	<input type="text"/>	<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>
45 Day Lock:	<input type="text"/>	<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>				

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Apply	Criteria	Adjustment	
<input checked="" type="radio"/> Y <input type="radio"/> N	Waiver of Escrow: Available only for LTV 80% and less	<input type="text" value="0.250"/>	<input type="text" value="0.250"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	Cash out Refi and LTV above 75%	<input type="text" value="0.750"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	90 Day Lock Purchase Only	<input type="text" value="0.500"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	120 Day Lock Purchase Only	<input type="text" value="1.000"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	Snap Documentation	<input type="text" value="0.500"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	New York Property Broker Only	<input type="text" value="0.250"/>	<input type="text"/>
<input checked="" type="radio"/> Y <input type="radio"/> N	Cash out refi below 75% LTV	<input type="text" value="0.250"/>	<input type="text" value="0.250"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>
<input type="radio"/> Y <input checked="" type="radio"/> N	<input type="text"/>	<input type="text"/>	<input type="text"/>

Figure 6a

You may manually enter other adjustments to points. Explanation below and amount to the right.

Total Points: **1.000**

## Rate Adjustments

Base  
Interest  
Rate

To scroll horizontally in a criteria field, click in it and use the arrow keys.

**6.250**

Apply	Criteria	Adjustment	
<input type="radio"/> Y <input checked="" type="radio"/> N	LTV above 90%	0.125	
<input type="radio"/> Y <input checked="" type="radio"/> N	Second Home	0.500	
<input type="radio"/> Y <input checked="" type="radio"/> N	80.01–85% with no MI required—CCB Lender Paid MI	0.200	
<input type="radio"/> Y <input checked="" type="radio"/> N	85.01–90% with no MI required—CCB Lender Paid MI	0.300	
<input type="radio"/> Y <input checked="" type="radio"/> N	90.01–95% with no MI required—CCB Lender Paid MI Not	0.675	
<input type="radio"/> Y <input checked="" type="radio"/> N	Credit score from 620–659	0.100	
<input checked="" type="radio"/> Y <input type="radio"/> N	Temporary Buy Down	0.100	0.100
<input type="radio"/> Y <input checked="" type="radio"/> N			

You may manually enter other adjustments to the rate. Explanation below and amount to the right.

Total Int  
Rate: **6.350**

## Margin Adjustments

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Apply	Criteria	Adjustment	
<input type="radio"/> Y <input checked="" type="radio"/> N	Credit score from 620–659	0.100	
<input checked="" type="radio"/> Y <input type="radio"/> N	Temporary Buy Down	0.100	0.100
<input type="radio"/> Y <input checked="" type="radio"/> N	85% LTV	0.200	
<input type="radio"/> Y <input checked="" type="radio"/> N	90% LTV	0.300	
<input type="radio"/> Y <input checked="" type="radio"/> N	95% LTV	0.550	
		<b>Total Margin:</b>	<b>0.100</b>

## Cap Adjustments

**Figure 6b**

Apply	Criteria	Adjustment	
<input type="radio"/> Y <input checked="" type="radio"/> N	First CAP is 3.0, Subsequent CAPS are 2.0	0.000	
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
		Total Cap:	0.000

### Life Cap Adjustments

Apply	Criteria	Adjustment	
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
<input type="radio"/> Y <input checked="" type="radio"/> N			
		Total Life Cap:	0.000

### Maximum Loan Amounts Qualification Ratios

LTV	LOAN AMOUNTS	RATIOS
Owner Occupied		
SFD, TH & Condo		
95.01-95%	\$240,000	28/36
2 Units		
80.01-90%	\$307,100	28/36
3 Units		
80% and below	\$371,200	28/36
4 Units		
80% and below	\$461,350	33/38
Second Homes		
SFD 80.01-90%	\$240,000	33/38
SFD 70.01-80%	\$240,000	33/38
1 Unit 70% + below	\$240,000	33/38
Minimum Loan Amount: None		

Figure 6c



## Notes and Comments

All locks must be received by 8:30 am (Eastern Time)  
Correspondent Pricing add 15 days to lock period;

Margins for CCB Lender Paid MI Program:

85% LTV 3.200

90% LTV 3.300

95% LTV 3.550

Note: No additional pricing adjustments required for 90.1 - 95% LTVs

Secondary Financing First Mortgage LTV cannot exceed 80% (75% for second homes. Maximum loan amount for the first mortgage is \$650,000, (\$500,000 for second home

Purchase  
Owner Occupied  
SFD, TH, Condo  
Max CLTV 90%  
(80/10/10)

Cash Out REFI  
Owner Occupied  
SFD, TH, Condo  
Max CLTV 75%

No Cash  
Owner Oc  
SFD, TH,  
Max CLTV

2-4 Units  
Not Allowed

2-4 Units  
not allowed

2-4 Unit  
Not allo

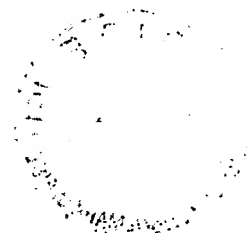
Second Home SFD  
Max CLTV 80%

Second Home  
Not allowed

Second H  
Max CLTV

Click  to input broker and customer data.

**Figure 6d**



Please enter all requested data in fields marked \*; other fields are optional.

### Lock Registration Data Input Form

BORROWER		CO-BORROWER	
* Joseph	FIRST NAME	Joann	
J.	MIDDLE NAME	J.	
* Jones	LAST NAME	Jones	
	NAME SUFFIX		
111-22-3333	SOCIAL SECURITY NUMBER	111-22-4444	
4500	MONTHLY INCOME	4500	
44	AGE	42	
<b>BORROWER's ADDRESS</b>		<b>PROPERTY TO BE MORTGAGED</b>	
123 Main Street	STREET	* 123 Main Street	
McLean	CITY	* McLean	
Virginia	STATE	* Virginia	
Fairfax	COUNTY	Fairfax	
22101	ZIP	* 22101	
	LOT NUMBER	44	
Copy to Mortgage Address	LOAN AMOUNT	* 200,000	
	PROPERTY VALUE	* 300,000	
	LOAN TO VALUE	67%	
	PURCHASE PRICE		

Figure 7a

BROKER NAME	BRANCH LOCATION	ACCOUNT REP
* New Age Mortgage Company	* Mclean	Sue Smith
LOAN OFFICER	BROKER PHONE	BROKER FAX#
* Bob Brown	* 703 111-2222	* 703 111-3333
PRIMARY CONTACT	LOCK DATE	APPLICATION D
John Johnson	Jan 28, 1999	Jan 28, 1999
ESTIMATED CLOSING DATE		
Feb 26, 1999		

\*Purchase/Refinance: ☐ Purchase ☒ Rate Refi ☐ Cash Out Refi ☐ Construction

\*Lock Term: ☐ FLOAT ☒ LOCK ☐ RE-LOCK

\*Occupancy: ☒ Owner Occupied ☐ Non-owner Occupied

\*Property Type: ☒ SFD ☐ PUD ☐ Condo ☐ Townhouse ☐ 2-4 Unit ☐ Modular  
☐ Farm ☐ Trailer ☐ Other

Click [Next](#) for automated Lock Registration Form

Figure 7b

## Automated Lock Registration Form

BROKER NAME New Age Mortgage Company	BRANCH LOCATION McLean	ACCOUNT REP NAME Sue Smith	LOAN OFFICER Bob Brown
BROKER PHONE 703 111 2222	BROKER FAX # 703 111 3333	PRIMARY CONTACT John Johnson	LOCK DATE Jan 28, 1999

APPLICATION DATE Jan 28, 1999		ESTIMATED CLOSING DATE Feb 26, 1999		
BORROWER'S LAST NAME Jones	FIRST Joseph	MIDDLE J.	SOCIAL SECURITY No. 111-22-3333	AGE 44
CO-BORROWER'S NAME Jones	FIRST Joann	MIDDLE J.	SOCIAL SECURITY No. 111-22-4444	AGE 42
PROPERTY TO BE MORTGAGED Address: 123 Main Street City, ST, Zip: McLean Virginia 22101			COUNTY Fairfax	

LOAN DESCRIPTION 7/1 Arm		EFFECTIVE DATE/TIME 1/29/99		PURCHASE TYPE Rate Refi	
PRODUCT NUMBER 485-6 CCB		CONVERSION AVAILABLE No		LOCK TERM LOCK	
LOAN AMOUNT 200,000		CAPS (ARMS) 3.00	LIFE CAP 12.25	LOCK TERM FLOAT: <input type="checkbox"/> 10 DAY: <input type="checkbox"/> 50 DAY: <input type="checkbox"/> 15 DAY: <input type="checkbox"/> 60 DAY: <input checked="" type="checkbox"/> 0.500 30 DAY: <input type="checkbox"/> 90 DAY: <input type="checkbox"/> 45 DAY: <input type="checkbox"/> 120 DAY: <input type="checkbox"/>	
PURCH PRICE <input type="text"/>	MRKT VALUE 300,000	MARGIN (ARMS) 3.00		OCCUPANCY Owner Occupied	
PROPERTY TYPE SFD		LOAN TO VALUE 66.7%			

Borrower: Joseph Jones
Broker: New Age Mortgage Company

Figure 8a

To scroll horizontally in a criteria field, click in it and use the arrow keys.

Adjustments to Interest Rate	Base Rate: 6.250	Adjustments to Points
LTV above 90%	0.000	Waiver of Escrow: Available only for LTV 80% and less
Second Home	0.000	Cash out Refi and LTV above 75%
80.01-85% with no MI required-CCB Lender Paid MI	0.000	90 Day Lock Purchase Only
85.01-90% with no MI required-CCB Lender Paid MI	0.000	120 Day Lock Purchase Only
90.01-95% with no MI required-CCB Lender Paid MI Note: Do not use LTV above 90% rate add-on above	0.000	Snap Documentation
Credit score from 620-659	0.000	New York Property Broker Only
Temporary Buy Down	0.100	Cash out refi below 75% LTV
	0.000	
Other adjustments		Other adjustments
Total Adjusted Interest Rate:	6.350	Total Adjusted Points: 1.000
Total Margin With Adjustments:	3.10	Total Cap With Adjustments:
		Total Life Cap With Adjustments:
		12.25

Lender ID: 156257 Lender Name: Chevy Chase Bank Borrower: Joseph Jones Broker: New Age Mortgage Company

Contact	Title	Phone	Fax
	Closing Department/Bethesda MD	301-907-5300	301-907-5672
	Lock-ins	301-907-5581	301-907-5678
	Underwriting/Bethesda MD	301-907-5441	301-907-5209
	Closing Department/Richmond VA	800-276-7285 x 2321	804-323-3837
	Underwriting/Richmond VA	800-276-7285 x 2311	804-323-3837

Please print and fax to the lender, or if you have fax software, please fax from your computer.

Click the **Next** button to show details, terms, and conditions.

Figure 8b